

In re:  
Edward Callaghan  
Kathleen Callaghan  
Debtors

Case No. 23-11920-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 27, 2023

User: admin  
Form ID: 309I

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Edward Callaghan, Kathleen Callaghan, 248 Royal Court, Langhorne, PA 19047-1555
14794998	+ Premier Finance Card Program, Attn: Bankruptcy, P.O. Box 9208, Old Bethpage, NY 11804-9208
14794999	+ Premier Finance Card Program, 2351 N Forest Road, Getzville, NY 14068-9902
14795000	Santander Bank, Attn: Bankruptcy, Ma1-Mb3-01-09 Pob 841002, Boston, MA 02284
14795007	TD Bank, N.A., Td Bank Usbc, Greenville, SC 29607

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	Jul 27 2023 23:34:00	PAUL H. YOUNG, Young, Marr, Mallis & Deane, LLC, 3554 Hulmeville Rd., Ste 102, Bensalem, PA 19020
tr	+ Email/Text: bncnotice@ph13trustee.com	Jul 27 2023 23:34:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jul 27 2023 23:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 28 2023 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 27 2023 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 27 2023 23:35:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14794978	Email/Text: collectors@arresourcesinc.com	Jul 27 2023 23:35:00	AR Resources, Inc., Pob 1056, Blue Bell, PA 19422
14794977	Email/Text: collectors@arresourcesinc.com	Jul 27 2023 23:35:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
14794976	+ Email/Text: bankrupt@andrewsfcu.org	Jul 27 2023 23:35:00	Andrews FCU, 5711 Allentown Rd, Suitland, MD 20746-4547
14794975	+ Email/Text: bankrupt@andrewsfcu.org	Jul 27 2023 23:35:00	Andrews FCU, Attn: Bankruptcy, 5711 Allentown Rd, Suitland, MD 20746-4547
14800805	+ Email/Text: bankrupt@andrewsfcu.org	Jul 27 2023 23:35:00	Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746-4547
14794980	+ EDI: BANKAMER.COM	Jul 28 2023 03:35:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Jul 27, 2023

Form ID: 309I

Total Noticed: 52

14794979	+ EDI: BANKAMER.COM	Jul 28 2023 03:35:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14794982	Email/Text: bankruptcy@cavps.com	Jul 27 2023 23:35:00	Cavalry Portfolio Services, 4050 E Cotton Center Blvd, Phoenix, AZ 85040
14794981	+ Email/Text: bankruptcy@cavps.com	Jul 27 2023 23:35:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14796296	+ Email/Text: bankruptcy@cavps.com	Jul 27 2023 23:35:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14800457	EDI: Q3G.COM	Jul 28 2023 03:35:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
14794985	+ EDI: WFNNB.COM	Jul 28 2023 03:35:00	Comenity Bank/Talbots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14794986	+ EDI: WFNNB.COM	Jul 28 2023 03:35:00	Comenity Bank/Talbots, Po Box 182789, Columbus, OH 43218-2789
14794989	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 27 2023 23:35:00	Dmi/andrews Federal Cu, 1 Corporate Dr, Lake Zurich, IL 60047
14794990	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14794988	+ EDI: DISCOVER.COM	Jul 28 2023 03:35:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
14794987	+ EDI: DISCOVER.COM	Jul 28 2023 03:35:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14794983	EDI: JPMORGANCHASE	Jul 28 2023 03:35:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14794984	EDI: JPMORGANCHASE	Jul 28 2023 03:35:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
14794991	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
14794992	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2023 23:35:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14794993	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2023 23:35:00	Midland Funding/Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
14794994	+ Email/Text: electronicbkydocs@nelnet.net	Jul 27 2023 23:35:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
14794995	+ Email/Text: electronicbkydocs@nelnet.net	Jul 27 2023 23:35:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
14794996	+ Email/Text: consumerhelpdesk@omega-rms.com	Jul 27 2023 23:35:00	Omega RMS, llc., Attn: Bankruptcy, 7505 Nw Tiffany Springs Pky, Ste 500, Kansas City, MO 64153-1313
14794997	+ Email/Text: consumerhelpdesk@omega-rms.com	Jul 27 2023 23:35:00	Omega RMS, llc., 7505 W Tiffany Springs Parkway, Kansas City, MO 64153-1313
14796122	+ EDI: PENNDEPTREV	Jul 28 2023 03:35:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14796122	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 27 2023 23:35:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14795001	+ Email/Text: DeftBkr@santander.us	Jul 27 2023 23:35:00	Santander Bank, Po Box 841002, Boston, MA 02284-1002
14795002	+ EDI: RMSC.COM	Jul 28 2023 03:35:00	Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14795003	+ EDI: RMSC.COM		

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Jul 27, 2023

Form ID: 309I

Total Noticed: 52

14795006	EDI: TDBANKNORTH.COM	Jul 28 2023 03:35:00	Synchrony Bank/QVC, Po Box 71727, Philadelphia, PA 19176-1727
14795004	+ EDI: WTRRN BANK.COM	Jul 28 2023 03:35:00	TD Bank, N.A., Attn: Bankruptcy, 1701 Rt 70 East, Cherry Hill, NJ 08003
14795005	+ EDI: WTRRN BANK.COM	Jul 28 2023 03:35:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14795009	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 28 2023 03:35:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
14795008	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 27 2023 23:35:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
14795011	+ Email/Text: dbogucki@trumark.org	Jul 27 2023 23:35:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
14795010	+ Email/Text: dbogucki@trumark.org	Jul 27 2023 23:35:00	Trumark Financial Credit Union, 335 Commerce Dr, Fort Washington, PA 19034-2701
14799483	+ EDI: WFFC2	Jul 27 2023 23:35:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14795013	+ EDI: WFFC2	Jul 28 2023 03:35:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
14795012	+ EDI: WFFC2	Jul 28 2023 03:35:00	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
14795015	+ EDI: WFFC2	Jul 28 2023 03:35:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
14795014	+ EDI: WFFC2	Jul 28 2023 03:35:00	Wells Fargo Dealer Services, Po Box 71092, Charlotte, NC 28272-1092
		Jul 28 2023 03:35:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2023

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Jul 27, 2023

Form ID: 309I

Total Noticed: 52

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2023 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor Andrews Federal Credit Union bkgroup@kmlawgroup.com
PAUL H. YOUNG	on behalf of Joint Debtor Kathleen Callaghan support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Debtor Edward Callaghan support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
SARAH K. MCCAFFERY	on behalf of Creditor Andrews Federal Credit Union ckohn@hoflawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

<b>Information to identify the case:</b>		
Debtor 1:	<b>Edward Callaghan</b>	Social Security number or ITIN: xxx-xx-2908
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	<b>Kathleen Callaghan</b>	Social Security number or ITIN: xxx-xx-0420
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 6/30/23
Case number:	23-11920-mdc	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Edward Callaghan	Kathleen Callaghan
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	248 Royal Court Langhorne, PA 19047	248 Royal Court Langhorne, PA 19047
<b>4. Debtor's attorney</b> Name and address	PAUL H. YOUNG Young, Marr, Mallis & Deane, LLC 3554 Hulmeville Rd. Ste 102 Bensalem, PA 19020	Contact phone 215-639-5297 Email: support@ymalaw.com
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 7/27/23

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 20, 2023 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 11/20/23</b>    <b>Filing deadline: 9/8/23</b>  <b>Filing deadline: 12/27/23</b>
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$553.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>10/5/23 at 09:30 AM</b> , Location: <b>Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	